

To Enroll in TravelGap Single Trip

by Mail, Phone, Fax or Online

TravelGap® Single Trip

Health Insurance and Assistance
for International Travel

HTH Worldwide

Mail **HTH Worldwide Insurance Services**
100 Matsonford Road,
One Radnor Corporate Center, Suite 100
Radnor, PA 19087, USA
Attn: Travel Enrollment Department

Visit hthtravelinsurance.com
Email customerservice@hthworldwide.com

Call **1.888.243.2358** or FAX **1.610.293.3529**
1.610.254.8769 outside the U.S.

Timothy Jennings
Authorized Agent
Phone: (619) 435-6700
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email: sales@individualhealth.com



*Helping world travelers
stay safe and healthy*

HTH Worldwide

Short-term health insurance for U.S. residents traveling abroad

WHAT IS TRAVELGAP® SINGLE TRIP?

Short term travel health insurance, including services to help you identify, access and pay for quality healthcare.

TravelGap® Single Trip fills health and safety gaps internationally:

Insurance — Even if you are already enrolled in a health plan, your coverage is limited when you travel abroad. In fact, your plan may not pay to have you safely evacuated if you are critically ill.

Information — Where do you turn to learn which hospitals and physicians meet your standards?

Access to quality care — How do you find a western-trained, English-speaking doctor with the appropriate skills? How do you arrange a convenient appointment?

Each TravelGap® Single Trip policy includes 24/7 access to our customer service team and global health and safety tools.

WHY CHOOSE HTH WORLDWIDE?

Strength of a U.S. Insurer

TravelGap® Single Trip is underwritten by Nationwide Mutual Insurance Company, rated A+ (Excellent) by A.M. Best.

Better Coverage

Our plans are U.S. licensed and feature coverage more generous than plans sold as “surplus coverage.”

- Our plans do not restrict illnesses or injuries resulting from a terrorist act.
- We do not impose precertification penalties for hospitalization.
- We provide coverage for preexisting conditions for medical evacuation. Preexisting conditions are also covered for medical treatment and medical evacuations by our Excursion plan.

Highest Standards of Service

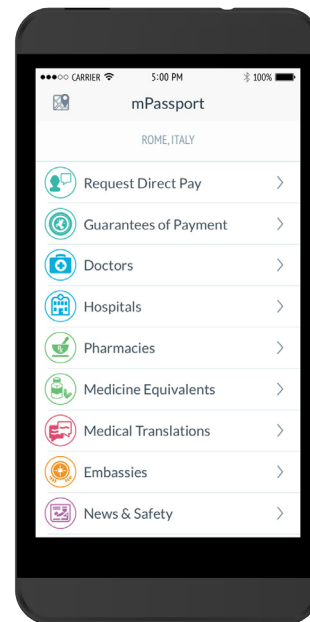
HTH Worldwide is a leader in international health insurance and assistance. HTH insurance programs are designed to meet the highest expectations for quality and service.

10-Day Money-Back Guarantee

We are so confident in our products that we offer the best guarantee in the business! If you are not completely satisfied with your TravelGap® Single Trip purchase, return your ID card to HTH within 10 days of receipt and include a letter indicating your desire to cancel. If you have not departed on your trip before the date of the letter, you will receive a full refund.



With mPassport®, HTH Worldwide's member app, you have convenient access to the best local doctors, hospitals and resources anywhere in the world.



HTH's Global Health and Safety Resources

- Request an appointment and secure cashless access for care outside the U.S. through Direct Pay
- Select a doctor, specialist or medical facility outside the U.S.
- Translate medical terms and phrases in thirteen languages; audio feature allows you to play the translation
- Find a medication's availability, generic name and local brand name.
- Show/fax/email ID card to providers
- Access issued Guarantees of Payment
- View country and city level health and security profiles

TRAVELGAP® SINGLE TRIP

BENEFITS			
• Maximum Benefit per Insured Person per policy period		• Four Options: \$50,000; \$100,000; \$500,000; \$1,000,000	
• Deductible per Insured Person per policy period		• Four Options: \$0; \$100; \$250; \$500	
After the Deductible is satisfied, benefits are paid for Covered Expenses as follows up to the Medical Limit			
Medical Benefit		Insurer Pays After Medical Benefit Deductible Is Paid	
		TRAVELGAP® VOYAGER	TRAVELGAP® EXCURSION ¹
Professional Services	Surgery, anesthesia, radiation therapy, inpatient doctor visits, X-ray and lab	100%	100%
	Office visits, including X-rays and lab	100%	100%
Inpatient Hospital Services	Surgery, X-rays and lab	100%	100%
	Inpatient medical emergency	100%	100%
Other	Ambulatory surgical center	100%	100%
	Outpatient prescription drugs outside the U.S.	100% of Covered Expenses	100% of Covered Expenses
	Dental care required due to an injury	\$200 per policy period for accident medical expense, \$100 per policy period for sickness medical expense	\$500 per POLICY period, \$250 per tooth
Additional Benefits			
		TRAVELGAP® VOYAGER	TRAVELGAP® EXCURSION ¹
Accidental Death and Dismemberment		Maximum Benefit Principal Sum up to \$25,000	Maximum Benefit Principal Sum up to \$50,000
Repatriation of Remains ²		Maximum Benefit up to \$25,000	Maximum Benefit up to \$25,000
Medical Evacuation ²		Maximum Benefit per Trip Period for all evacuations up to \$500,000	Maximum Benefit per Trip Period for all evacuations up to \$500,000
Bedside Visit ²		Maximum Benefit per Trip Period up to \$1,500 or the cost of one economy round-trip airfare ticket	Maximum Benefit per Trip Period up to \$1,500 or the cost of one economy round-trip airfare ticket

¹ To be eligible for TravelGap® Excursion, you must be enrolled in a primary health plan. See plan summary section for details.

² This benefit is not underwritten by Nationwide Mutual Insurance Company. Services are provided by HTH Assistance Company.

Medical Evacuation: If You sustain an Injury or suffer a sudden Sickness while traveling outside the U.S., HTH Worldwide will arrange and pay the Medically Necessary expenses incurred, up to the lifetime Maximum Limit for all medical evacuations shown in the Schedule of Benefits, for a medical evacuation to the nearest Hospital, appropriate medical facility or back to the Your Home Country. Transportation must be by the most direct and economical route. However, before HTH Worldwide makes any arrangement or payment, HTH Worldwide requires written certification by the attending physician that the evacuation is Medically Necessary. HTH Worldwide will arrange and pay for Reasonable Charges for escort services if You are a minor or if You are disabled during the trip and an escort is recommended in writing by the attending physician and approved by the Assistance Company. Any expenses for the medical evacuation require the Assistance Company's prior approval.

Repatriation of Remains: If an Injury or Sickness results in Your loss of life outside the U.S., the Assistance Company will arrange pay the Reasonable Expenses incurred for cremation or for preparation of the body for burial in, and for transportation of the body to, the Home Country up to the amount shown in the Schedule of Benefits. Any expenses for a Repatriation of Remains require the Assistance Company's prior approval.

Bedside Visit Benefit: If You are confined to a hospital due to an Injury or Sickness for more than 7 days while traveling outside the U.S., the Assistance Company will arrange and pay up to the maximum amount shown in the Schedule of Benefits for the cost of one economy round trip air fare ticket to the place of the hospital confinement for one person designated by You. No more than one (1) visit may be made during any 12-month period. Any expenses for a Bedside Visit require the Assistance Company's prior approval.

Please note: you can only purchase TravelGap® Single Trip prior to departing on your trip.

The benefits outlined in the table show the payment percentages for Covered Expenses AFTER the Insured Person has satisfied their Deductible. Covered Expenses are based on Reasonable Charges which may be less than actual billed charges. Providers can bill the Insured Person for amounts exceeding Covered Expenses. HTH Contracted Providers are contracted to accept Reasonable Charges. This plan is available to U.S. residents, age 74 or younger (84 or younger for the Excursion plan), who live in approved states. This is a nonrenewable plan. Subsequent periods of insurance can be purchased, in which case new Deductible, Eligibility and Preexisting Condition Exclusions will apply (if applicable).

TRAVELGAP® SINGLE TRIP VOYAGER

TRAVELGAP® SINGLE TRIP EXCURSION

TravelGap® Single Trip rates are based on the traveler's age and number of travel days (7-day minimum). Rates are available at the deductibles and medical limits shown below. See the "Cost Calculation" guide on the next panel to help calculate your cost.

Daily Rate Tables				
Maximum Benefit:	\$50,000	\$100,000	\$500,000	\$1,000,000
Age				
\$0 Deductible				
0-18	\$ 0.84	\$ 0.90	\$ 0.94	\$ 0.96
19-29	\$ 1.16	\$ 1.23	\$ 1.29	\$ 1.31
30-39	\$ 1.48	\$ 1.57	\$ 1.65	\$ 1.67
40-49	\$ 2.11	\$ 2.24	\$ 2.35	\$ 2.39
50-59	\$ 2.85	\$ 3.02	\$ 3.17	\$ 3.23
60-64	\$ 4.22	\$ 4.48	\$ 4.70	\$ 4.78
65-69	\$ 5.28	\$ 5.60	\$ 5.88	\$ 5.98
70-74	\$ 8.44	\$ 8.96	\$ 9.40	\$ 9.56
75-84	n/a	n/a	n/a	n/a
\$100 Deductible				
0-18	\$ 0.74	\$ 0.82	\$ 0.85	\$ 0.87
19-29	\$ 1.02	\$ 1.13	\$ 1.17	\$ 1.20
30-39	\$ 1.30	\$ 1.44	\$ 1.49	\$ 1.53
40-49	\$ 1.86	\$ 2.05	\$ 2.13	\$ 2.18
50-59	\$ 2.51	\$ 2.77	\$ 2.88	\$ 2.94
60-64	\$ 3.72	\$ 4.10	\$ 4.26	\$ 4.36
65-69	\$ 4.65	\$ 5.13	\$ 5.33	\$ 5.45
70-74	\$ 7.44	\$ 8.20	\$ 8.52	\$ 8.72
75-84	n/a	n/a	n/a	n/a
\$250 Deductible				
0-18	\$ 0.68	\$ 0.75	\$ 0.79	\$ 0.81
19-29	\$ 0.93	\$ 1.03	\$ 1.09	\$ 1.11
30-39	\$ 1.18	\$ 1.31	\$ 1.39	\$ 1.41
40-49	\$ 1.69	\$ 1.87	\$ 1.98	\$ 2.02
50-59	\$ 2.28	\$ 2.52	\$ 2.67	\$ 2.73
60-64	\$ 3.38	\$ 3.74	\$ 3.96	\$ 4.04
65-69	\$ 4.23	\$ 4.68	\$ 4.95	\$ 5.05
70-74	\$ 6.76	\$ 7.48	\$ 7.92	\$ 8.08
75-84	n/a	n/a	n/a	n/a
\$500 Deductible				
0-18	\$ 0.60	\$ 0.67	\$ 0.74	\$ 0.75
19-29	\$ 0.83	\$ 0.92	\$ 1.01	\$ 1.03
30-39	\$ 1.06	\$ 1.17	\$ 1.29	\$ 1.32
40-49	\$ 1.51	\$ 1.67	\$ 1.84	\$ 1.88
50-59	\$ 2.04	\$ 2.25	\$ 2.48	\$ 2.54
60-64	\$ 3.02	\$ 3.34	\$ 3.68	\$ 3.76
65-69	\$ 3.78	\$ 4.18	\$ 4.60	\$ 4.70
70-74	\$ 6.04	\$ 6.68	\$ 7.36	\$ 7.52
75-84	n/a	n/a	n/a	n/a

Daily Rate Tables				
Maximum Benefit:	\$50,000	\$100,000	\$500,000	\$1,000,000
Age				
\$0 Deductible				
0-18	\$ 0.95	\$ 1.04	\$ 1.15	\$ 1.17
19-29	\$ 1.30	\$ 1.43	\$ 1.58	\$ 1.61
30-39	\$ 1.66	\$ 1.82	\$ 2.01	\$ 2.05
40-49	\$ 2.37	\$ 2.60	\$ 2.87	\$ 2.93
50-59	\$ 3.20	\$ 3.51	\$ 3.87	\$ 3.96
60-64	\$ 4.74	\$ 5.20	\$ 5.74	\$ 5.86
65-69	\$ 5.93	\$ 6.50	\$ 7.18	\$ 7.33
70-74	\$ 9.48	\$ 10.40	\$ 11.48	\$ 11.72
75-84	\$ 16.59	\$ 18.20	\$ 20.09	\$ 20.51
\$100 Deductible				
0-18	\$ 0.84	\$ 0.92	\$ 1.04	\$ 1.06
19-29	\$ 1.15	\$ 1.27	\$ 1.44	\$ 1.46
30-39	\$ 1.46	\$ 1.61	\$ 1.83	\$ 1.86
40-49	\$ 2.09	\$ 2.30	\$ 2.61	\$ 2.66
50-59	\$ 2.82	\$ 3.11	\$ 3.52	\$ 3.59
60-64	\$ 4.18	\$ 4.60	\$ 5.22	\$ 5.32
65-69	\$ 5.23	\$ 5.75	\$ 6.53	\$ 6.65
70-74	\$ 8.36	\$ 9.20	\$ 10.44	\$ 10.64
75-84	\$ 14.63	\$ 16.10	\$ 18.27	\$ 18.62
\$250 Deductible				
0-18	\$ 0.75	\$ 0.83	\$ 0.97	\$ 0.99
19-29	\$ 1.03	\$ 1.14	\$ 1.34	\$ 1.36
30-39	\$ 1.32	\$ 1.46	\$ 1.70	\$ 1.74
40-49	\$ 1.88	\$ 2.08	\$ 2.43	\$ 2.48
50-59	\$ 2.54	\$ 2.81	\$ 3.28	\$ 3.35
60-64	\$ 3.76	\$ 4.16	\$ 4.86	\$ 4.96
65-69	\$ 4.70	\$ 5.20	\$ 6.08	\$ 6.20
70-74	\$ 7.52	\$ 8.32	\$ 9.72	\$ 9.92
75-84	\$ 13.16	\$ 14.56	\$ 17.01	\$ 17.36
\$500 Deductible				
0-18	\$ 0.68	\$ 0.74	\$ 0.90	\$ 0.92
19-29	\$ 0.94	\$ 1.02	\$ 1.24	\$ 1.27
30-39	\$ 1.19	\$ 1.30	\$ 1.58	\$ 1.62
40-49	\$ 1.70	\$ 1.85	\$ 2.26	\$ 2.31
50-59	\$ 2.30	\$ 2.50	\$ 3.05	\$ 3.12
60-64	\$ 3.40	\$ 3.70	\$ 4.52	\$ 4.62
65-69	\$ 4.25	\$ 4.63	\$ 5.65	\$ 5.78
70-74	\$ 6.80	\$ 7.40	\$ 9.04	\$ 9.24
75-84	\$ 11.90	\$ 12.95	\$ 15.82	\$ 16.17

HOW TO ORDER



by Mail, Phone, Fax or Online

Applications are available online or may be initiated by telephone or email. **See back cover for details.**

COST CALCULATION

Rates are based on the deductible and medical limit you choose along with your age and the length of your trip. The plan pricing tables provide daily rates based on these variables.

Three easy steps to calculate your plan cost:

Step 1 - Pick a plan deductible and medical limit from the rate tables

Step 2 - Find the corresponding daily rate based on the age of the enrollee

Step 3 - Multiply the daily rate by the number of travel days required (7-day minimum)

Group Rates - 5+ travelers qualify for rates 10% lower. Contact us to sign up.

Cost Calculation Example:

A 50-year-old traveler selecting a TravelGap® Excursion plan with a \$250 deductible and a \$500,000 medical limit would pay a daily rate of \$3.28. For a 10-day trip, the plan cost would be $\$3.28 \times 10 = \32.80

Please Note

If you purchase the TravelGap® Single Trip Excursion plan, you must be concurrently covered by a primary health plan (please see Plan Summary section for a definition of a Primary Plan), and you are not subject to a Preexisting Conditions exclusion (please see Preexisting Conditions in the Exclusions section). TravelGap® Single Trip Voyager has a Preexisting Condition Exclusion.

PLAN SUMMARY

TERM OF COVERAGE

WHEN YOUR COVERAGE BEGINS - Provided:

- (a) coverage has been elected; and
- (b) the required premium has been paid.

All coverage will begin on the later of the Effective Date, or upon Your departure from Your Home Country.

WHEN YOUR COVERAGE ENDS - Your coverage will end at 11:59 P.M. local time on the date that is the earliest of the following:

- (a) the date the Policy is terminated;
- (b) the Scheduled Return Date as stated on the travel tickets;
- (c) the date You return to Your origination point if prior to the Scheduled Return Date;
- (d) upon Your return to Your Home Country;
- (e) one hundred eighty (180) days after the Effective Date.

GENERAL DEFINITIONS - Throughout this document, when capitalized, certain words and phrases are defined as follows:

Accident means a sudden, unexpected, unintended, specific event that occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

Accidental Injury means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the Loss and that 1) requires a physical examination and medical treatment by a Physician and 2) commences while Your coverage is in effect.

Actual Cash Value means the lesser of the replacement cost and the purchase price less depreciation.

Bodily Contact Sports means any sport where the objective is to physically render an opponent unable to continue with the competition such as boxing and full contact karate.

Bodily Injury means identifiable physical injury that is caused by an Accident and is independent of disease or bodily infirmity.

Certificate of Insurance means this document, and any endorsements, riders or amendments that will attach during the period of coverage.

Checked Baggage means a piece of baggage that accompanies You for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire. Taxis and limousines are not Common Carriers as defined herein.

Company means Nationwide Mutual Insurance Company.

Confirmation of Benefits means the document that outlines Your benefits and Maximum Benefit amounts.

Covered Expenses means expenses incurred by You that are for Medically Necessary care or treatment; due to Sickness or Bodily Injury; prescribed, performed or ordered by a Physician; Reasonable and Customary Charges incurred while insured under this Certificate; and that do not exceed the Maximum Benefit limits shown in the Confirmation of Benefits, under each stated benefit.

Deductible means the amount of expenses for covered services and supplies that must be incurred by You before specified benefits become payable.

Domestic Partner means a person with whom You reside and can show evidence of cohabitation (including the shared responsibility for basic living expenses) for at least the previous six (6) months and has an affidavit of domestic partnership, if recognized by the jurisdiction within which You reside.

Economy Fare means the lowest published rate for a round trip economy ticket.

Effective Date means 12:01 A.M. local time, at Your location, on the day after the required premium for such coverage is received by the Company or its authorized representative.

Extreme Sports means an athletic pursuit that involves a high degree of danger or risk.

Family Member means Your legal or common law spouse, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew, Domestic Partner who reside in the United States, Canada or Mexico.

Home Country means the country where You have Your true, fixed and permanent home and principal establishment.

Hospital means a facility that:

- (a) holds a valid license if it is required by the law;
- (b) operates primarily for the care and treatment of sick or injured persons as in-patients;
- (c) has a staff of one or more Physicians available at all times;
- (d) provides twenty-four (24) hour nursing service and has at least one registered professional nurse on duty or call;
- (e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and
- (f) is not, except incidentally, a clinic, nursing home, rest home, drug or physical rehabilitation facility or convalescent home for the aged, or similar institution.

Insured means the person who enrolled for coverage and whose premium was paid under the Policy.

Land/Sea Arrangements means pre-paid land and/or sea arrangements made by the Travel Supplier.

PLAN SUMMARY CONTINUED

Loss means Bodily Injury, Sickness or damage sustained by You, while coverage is in effect, in consequence of happening of one or more of the occurrences against which the Company has undertaken to indemnify You.

Maximum Benefit means the largest total amount that the Company will pay under any one benefit for You, as shown on the Confirmation of Benefits.

Medically Necessary means a service or supply that: (a) is recommended by the attending Physician; (b) is appropriate and consistent with the diagnosis in accord with accepted standards of community practice; (c) could not have been omitted without adversely affecting Your condition or quality of medical care; (d) is delivered at the most appropriate level of care and not primarily for the sake of convenience; and (e) is not considered experimental unless coverage for experimental services or supplies is required by law.

Mountaineering means the sport, hobby or profession of walking, hiking and climbing up mountains either: 1) utilizing harnesses, ropes, crampons, or ice axes; or 2) ascending 4,500 meters or above.

Parachuting means an activity involving the breaking of a free fall from an airplane using a parachute.

Physician means a licensed practitioner of medical, surgical or dental services, acting within the scope of his/her license. The treating Physician may not be You, a Traveling Companion or a Family Member.

Policy means the Group Master Policy including the application and any endorsements, riders or amendments that will attach during the period of coverage.

Reasonable and Customary Charges means charges commonly used by Physicians in the locality in which care is furnished.

Scheduled Departure Date means the date on which You are originally scheduled to leave on the Trip.

Scheduled Return Date means the date on which You are originally scheduled to return to the point of origin or to a different final destination.

Sickness means an illness or disease of the body that: 1) requires a physical examination and medical treatment by a Physician and 2) commences while Your coverage is in effect. An illness or disease of the body that begins prior to the Effective Date of coverage is not a Sickness as defined herein and is not covered by this Certificate unless it suddenly worsens or becomes acute after the Effective Date.

Sound Natural Teeth means teeth that are whole or properly restored and are without impairment, periodontal or other conditions and are not in need of the treatment provided for any reason other than an Accidental Injury. For purposes of this Certificate, teeth previously restored with a crown, inlay, onlay, or porcelain restoration or treated by endodontics, except amalgam or composite resin fillings, are not considered Sound Natural Teeth.

Strike means any unannounced labor disagreement that interferes with the normal departure and arrival of a Common Carrier.

Terrorist Incident means an incident deemed a terrorist act by the United States Government that causes property damage and/or loss of life.

Travel Arrangements means: (a) transportation; (b) accommodations; and (c) other specified services arranged by the Travel Supplier for the Trip.

Travel Supplier means tour operator, Participating Organization, Cruise line, airline, hotel, travel agency, etc. who has made the land, air and/or sea arrangements.

Trip means a trip or class of trips outside Your Home Country as described on the Confirmation of Benefits.

Unforeseen means not anticipated or expected and occurring after the Effective Date of Your coverage.

You or Your refers to the Insured.

BENEFITS

ACCIDENTAL DEATH AND DISMEMBERMENT

The Company will pay the percentage of the Principal Sum shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Trip, sustain a Loss shown in the Table below. The Loss must occur within three hundred sixty-five (365) days after the date of the Accident causing the Loss.

The Principal Sum is shown on the Confirmation of Benefits. If more than one Loss is sustained as the result of an Accident, the amount payable shall be the largest amount of a sustained Loss shown in the Table of Losses.

TABLE OF LOSSES

Loss of:	Percentage of Principal Sum:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%

"Loss" with regard to:

- hand or foot, means actual complete severance through and above the wrist or ankle joints; and
- eye means an entire and irrecoverable Loss of sight;
- speech or hearing means entire and irrecoverable Loss of speech or hearing of both ears; and
- thumb and index finger means actual severance through or above the joint that meets the finger at the palm.

EXPOSURE

The Company will pay benefits for covered Losses that result from You being unavoidably exposed to the elements due to an Accident. The Loss must occur within three hundred sixty-five (365) days after the event that caused the exposure.

DISAPPEARANCE

The Company will pay benefits for Loss of life if Your body cannot be located within three hundred sixty-five (365) days after Your disappearance due to an Accident.

BAGGAGE/PERSONAL EFFECTS

PERSONAL EFFECTS AND PROPERTY

The Company will reimburse You up to the Maximum Benefit shown on the Confirmation of Benefits, if You sustain Loss, theft or damage to baggage and personal effects during the Trip, provided You have taken all reasonable measures to protect, save and/or recover the property at all times. The baggage and personal effects must be owned by and accompany You during the Trip. The police or other authority must be notified within twenty-four (24) hours in the event of theft.

This coverage is subject to any coverage provided by a Common Carrier and all other valid and collectible insurance indemnity and shall apply only when such other benefits are exhausted.

There will be a per article limit shown on the Confirmation of Benefits.

There will be a combined Maximum Benefit limit shown on the Confirmation of Benefits for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; personal computers, cameras and their accessories and related equipment.

The Company will pay the lesser of the following:

- Actual Cash Value at time of Loss, theft or damage to baggage and personal effects; or
- the cost of repair or replacement in like kind and quality.

EXTENSION OF COVERAGE

If You have checked Your property with a Common Carrier and delivery is delayed, coverage for Baggage/Personal Effects will be extended until the Common Carrier delivers the property.

ACCIDENT MEDICAL EXPENSE

The Company will reimburse benefits up to the Maximum Benefit shown on the Confirmation of Benefits subject to any Deductible shown on the Confirmation of Coverage, if You incur Covered Medical Expenses for Treatment of an Accidental Injury that occurs during the Trip.

Treatment means necessary medical treatment that must be performed during the Trip due to the serious and acute nature of the Accidental Injury.

Covered Medical Expenses are expenses incurred for necessary services and supplies:

- listed below; and (b) ordered or prescribed by the attending Physician as Medically Necessary for treatment, that are limited to:
 - the services of a Physician;
 - charges for Hospital confinement and use of operating rooms;
 - charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
 - ambulance service; and
 - drugs, medicines and therapeutic services.

The Company will not pay benefits in excess of the Reasonable and Customary Charges. The Company will not cover any expenses provided by another party at no cost to You, or already included within the cost of the Trip.

The Company will pay benefits up to the Maximum Benefit shown on the Confirmation of Benefits for dental Treatment for Accidental Injury to Sound Natural Teeth. Both the Accidental Injury and the dental Treatment must occur during the Trip.

If You are Hospitalized due to an Accidental Injury that first occurred during the course of the Trip beyond the Scheduled Return Date, coverage under this benefit will be extended until You are released from the Hospital or until Maximum Benefits under this Certificate have been paid.

SICKNESS MEDICAL EXPENSE

The Company will reimburse benefits up to the Maximum Benefit shown on the Confirmation of Benefits subject to any Deductible shown on the Confirmation of Coverage, if You incur Covered Medical Expenses as a result of Treatment of a Sickness that first manifests itself during the Trip.

Treatment means necessary medical treatment that must be performed during the Trip due to the serious and acute nature of the Sickness.

Covered Medical Expenses are expenses incurred for necessary services and supplies: (a) listed below; and (b) ordered or prescribed by the attending Physician as Medically Necessary for treatment, that are limited to:

- the services of a Physician;
- charges for Hospital confinement and use of operating rooms;
- charge for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- ambulance service;
- drugs, medicines and therapeutic services;
- emergency dental treatment for the relief of pain.

The Company will not pay benefits in excess of the Reasonable and Customary Charges. The Company will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

PLAN SUMMARY CONTINUED

If You are Hospitalized due to a Sickness that first occurred during the course of the Trip beyond the Scheduled Return Date, coverage under this benefit will be extended until You are released from the Hospital or until Maximum Benefits under this Certificate have been paid.

TRIP INTERRUPTION

The Company will reimburse You, up to the Maximum Benefit shown on the Confirmation of Benefits, if You join Your Trip after departure, or are unable to continue on the covered Trip due to any of the following reasons that are Unforeseen and take place after departure:

Your Sickness, Accidental Injury or death that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Return Date.

A Terrorist Incident in a country that is part of the Trip that causes the United States Government to issue a travel warning that You should not travel within that country for a period of time that would include the Trip. This does not include flight connections or other transportation arrangements to reach Your destination.

The Company will reimburse You for the following:

(a) the airfare paid less the value of applied credit from an unused travel ticket, to return home, join or rejoin the original Land/Sea Arrangements, limited to the cost of one-way economy airfare, or similar quality as originally issued ticket by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets.

In no event shall the amount reimbursed exceed the Maximum Benefit shown on the Confirmation of Benefits.

LIMITATIONS AND EXCLUSIONS

The following exclusions apply to Accidental Death & Dismemberment, Accident Medical Expense, Sickness Medical Expense and Trip Interruption:

Loss caused by or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane, unless results in the death of a non-traveling Family Member;
2. intentionally self-inflicted injuries;
3. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. participation in any military maneuver or training exercise;
5. piloting or learning to pilot or acting as a member of the crew of any aircraft;
6. participation as a professional in athletics;
7. being under the influence of drugs or intoxicants, unless prescribed and used in accordance with the instructions provided by a Physician;
8. commission or the attempt to commit a dishonest, fraudulent or criminal act;
9. participating in Bodily Contact Sports; skydiving; hang-gliding; Parachuting; Mountaineering; any race; bungee cord jumping; speed contest (speed contest shall not include any of the regatta races); spelunking or caving; heliskiing; extreme skiing; Extreme Sports;
10. dental treatment except as a result of an injury to Sound Natural Teeth within twelve (12) months of the injury;
11. pregnancy and childbirth (except for complications of pregnancy);
12. curtailment or delayed return for other than covered reasons;
13. traveling for the purpose of securing medical treatment;
14. services not shown as covered;
15. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive material, gas, matter or contamination;
16. care or treatment that is not Medically Necessary;
17. care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation;
18. care or treatment that is payable under any other Insurance policy;
19. Accidental Injury or Sickness when traveling against the advice of a Physician;
20. cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child.
21. canyoning or canyoneering (traveling in canyons using a variety of techniques that may include walking, scrambling, climbing, jumping, abseiling and/or swimming);
22. any expenses incurred in the Home Country.

The following exclusions apply to Baggage/Personal Effects:

The Company will not provide benefits for any Loss or damage to:

1. animals;
2. automobiles and automobile equipment;
3. boats or other vehicles or conveyances;
4. trailers;
5. motors;
6. motorcycles;
7. aircraft;
8. bicycles (except when checked as baggage with a Common Carrier);
9. household effects and furnishing;

10. antiques and collector's items;
11. eye glasses, sunglasses or contact lenses;
12. artificial teeth and dental bridges;
13. hearing aids;
14. artificial limbs and other prosthetic devices;
15. prescribed medications;
16. keys, cash, stamps, securities and non-travel documents;
17. tickets;
18. credit cards;
19. professional or occupational equipment or property, whether or not electronic business equipment;
20. cell phones, computer hardware or software;
21. sporting equipment if loss or damage results from the use thereof;
22. musical instruments;
23. retainers and orthodontic devices.

Any Loss caused by or resulting from the following is excluded:

1. breakage of brittle or fragile articles;
2. wear and tear or gradual deterioration;
3. insects or vermin;
4. inherent vice or damage while the article is actually being worked upon or processed;
5. confiscation or expropriation by order of any government;
6. war or any act of war whether declared or not;
7. theft or pilferage while left unattended in any vehicle;
8. mysterious disappearance;
9. property illegally acquired, kept, stored or transported;
10. insurrection or rebellion;
11. imprudent action or omission;
12. property shipped as freight or shipped prior to the Scheduled Departure Date.

GENERAL PROVISIONS

COORDINATION OF BENEFITS - The Coordination of Benefits ("COB") provision applies to This Plan when You have health care coverage under more than one Plan.

EXCESS INSURANCE LIMITATION - The insurance provided by this Certificate shall be in excess of all other valid and collectible insurance or indemnity. If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of Loss, over the amount of such other Insurance or indemnity.

PROOF OF LOSS - The claimant must send the Company, or its designated representative, Proof of Loss within ninety (90) days after a covered Loss occurs or as soon as reasonably possible. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

TIME OF PAYMENT OF CLAIMS - Benefits payable under this Certificate for any Loss other than Loss for which this Certificate provides any periodic payment will be paid immediately upon receipt of due written Proof of such Loss. Subject to due written Proof of Loss, all accrued indemnities for Loss for which this Certificate provides periodic payment will be paid monthly and any balance remaining unpaid upon the termination of liability, will be paid immediately upon receipt of due written proof.

All claims shall be paid within thirty (30) days following receipt by the Company of due Proof of Loss. Failure to pay within such period shall entitle the claimant to interest at the rate of six (6) percent per annum from the thirtieth (30th) day after receipt of such Proof of Loss to the date of late payment, provided that interest amounting to less than one dollar need not be paid. You or Your assignee shall be notified by the Company or designated representative of any known failure to provide sufficient documentation for a due Proof of Loss within thirty (30) days after receipt of the claim. Any required interest payments shall be made within thirty (30) days after the payment.

Insurance provided by this Description of Coverage is subject to all of the terms and conditions of the Policy underwritten by Nationwide Mutual Insurance Company. If there is a conflict between the Policy and this Description of Coverage, the Policy will govern. If you are a resident of the following states, AK, ME, MD, MT, NV, UT or VT, the Policy number is: NSHTC 2500. If You are a resident of CO, Your coverage is provided under Form NSHTC 2500 IND A&H and P&C. If You are a resident of MN, Your coverage is provided under Form SRTC 2000 (CW) 07-04. If You are a resident of NH, Your coverage is provided under Form SRTC 2000 A&H and SRTC 2500 PC. If You are a resident of TX, Your coverage is provided under Form NSHTC 2500 A&H and P&C. If You are a resident of WA, Your coverage is provided under Form SRTC 2000 (WA) A&H and P&C. Complete copies of any of these forms are available by calling HTH Worldwide Insurance Services at 888-243-2358, or 610-254-8769.

HTH Worldwide

One Radnor Corporate Center
Suite 100
Radnor, PA 19087
1.888.243.2358
FAX 610.293.3529
customerservice@hthworldwide.com

**UNDERWRITTEN BY - Nationwide Mutual Insurance Company located at
One Nationwide Plaza, Columbus, OH 43215.**

NW-TG-ST14/6284

TRAVELGAP® ENROLLMENT FORM

Insured Traveler Information

Please enroll me in the following plan: Voyager Excursion

Deductible Choice \$ _____

Medical Limit Choice \$ _____

Enrollee Name	DOB (mm/dd/yyyy)	\$	Plan Cost
Spouse's Name	DOB (mm/dd/yyyy)	\$	Plan Cost
Child's Name	DOB (mm/dd/yyyy)	\$	Plan Cost
Child's Name	DOB (mm/dd/yyyy)	\$	Plan Cost
TOTAL			\$

For additional children, please attach detailed sheet.

Please send the fulfillment packet to:

First Name: _____ MI: _____

Last Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Phone: _____

Email: _____

Trip Information

Departure Date: _____ Return Date: _____

Number of Travel Days: _____

Payment Options

Type: Personal Check (make checks payable to "HTH Worldwide")

VISA MasterCard American Express Discover

Card Number: _____

Expiration Date: _____

Name on Card: (if different from above): _____

I understand that certain medical conditions are not covered. For details, refer to the "Exclusions" section of this brochure. I certify that I live in an eligible state (Plans not available in Minnesota or New Hampshire). I certify that the ages of insureds listed in this enrollment form are true and correct. I understand that failure to provide correct ages may affect my coverage. I acknowledge that I have read the fraud statements found in this brochure (if applicable).

For Excursion purchasers: I agree that all Travelers are currently covered by a primary health plan.

Beneficiary Name: _____

Beneficiary Relation: _____

Signature of Enrollee: _____

Please read and sign

I declare to the best of my knowledge and believe that the information given in this enrollment form is true and complete. By signing and returning this form, I agree and acknowledge that any use of the HTH Global Health and Safety Services is subject to the terms and conditions set forth in the Membership Agreement which will be mailed to me with my welcome packet.

Signature of Enrollee: _____

To find a doctor or healthcare information for your destination, please visit hthtravelinsurance.com. Click on member login, click on register here and enter your certificate number and other details. Your certificate number will be included in your welcome packet.

For Agent's use only. Agent # 72366